

Product Range

For intermediary use only.

Current Bank Rate of the Bank of England (BBR) is set at 0.10%
All products are for buy-to-let purposes only, excluding consumer buy-to-let. All products are available for Individuals & Limited Companies for both purchase and re-mortgage.
 See our [website](#) for more information on our products.

Latest Updates

- Standard products and Specialist HMO & MUFB products available up to 75% LTV, with Max Loan size of £1.5m to 70% LTV and £1m to 75% LTV.
- Specialist New Build & Flats Above Commercial products available up to 75% LTV, with Max Loan size of £750k.
- All products now have a reversion rate linked to BBR.

Standard

2 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
60%	£1.5M	3.14%	1.50%	£0	ZHL00478	BBR +5.00%
		3.89%	Nil	£0	ZHL00479	
70%		3.19%	1.50%	£0	ZHL00480	
		3.94%	Nil	£0	ZHL00481	
75%	£1.0M	3.44%	1.50%	£0	ZHL00482	
		4.19%	Nil	£0	ZHL00483	

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
60%	£1.5M	3.44%	1.50%	£0	ZHL00484	BBR +5.00%
		3.74%	Nil	£0	ZHL00485	
70%		3.49%	1.50%	£0	ZHL00486	
		3.79%	Nil	£0	ZHL00487	
75%	£1.0M	3.69%	1.50%	£0	ZHL00488	
		3.99%	Nil	£0	ZHL00489	

Specialist - HMO & MUFB

2 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
60%	£1.5M	3.49%	1.50%	£0	ZHL00466	BBR +5.25%
		4.24%	Nil	£0	ZHL00467	
70%		3.54%	1.50%	£0	ZHL00468	
		4.29%	Nil	£0	ZHL00469	
75%	£1.0M	3.79%	1.50%	£0	ZHL00470	
		4.54%	Nil	£0	ZHL00471	

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
60%	£1.5M	3.79%	1.50%	£0	ZHL00472	BBR +5.25%
		4.09%	Nil	£0	ZHL00473	
70%		3.84%	1.50%	£0	ZHL00474	
		4.14%	Nil	£0	ZHL00475	
75%	£1.0M	3.99%	1.50%	£0	ZHL00476	
		4.29%	Nil	£0	ZHL00477	

Specialist - New Builds & Flats Above Commercial

2 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
60%	£750k	3.54%	1.50%	£0	ZHL00454	BBR +5.00%
		4.29%	Nil	£0	ZHL00455	
70%		3.59%	1.50%	£0	ZHL00456	
		4.34%	Nil	£0	ZHL00457	
75%	£750k	3.84%	1.50%	£0	ZHL00458	
		4.59%	Nil	£0	ZHL00459	

5 Year Fixed						
LTV Band*	Maximum Loan	Initial Rate	Product Fee	Application Fee	Product Code	Reversion Rate
60%	£750k	3.84%	1.50%	£0	ZHL00460	BBR +5.00%
		4.14%	Nil	£0	ZHL00461	
70%		3.89%	1.50%	£0	ZHL00462	
		4.19%	Nil	£0	ZHL00463	
75%	£750k	4.04%	1.50%	£0	ZHL00464	
		4.34%	Nil	£0	ZHL00465	

* Maximum LTV for portfolios with aggregate loans of more than £2,000,000 is 70%. We may require proof of the source of deposits.

There are a number of fees that apply to our mortgage products during the application process and over the term of the loan. You can find more information in the fees section of our [website](#).

Correct as of:
24 November 2020

ICR & Income top slicing

Borrower Type		Standard Property ICR	HMO, MUFB, FAC. ICR	Stressed Rate
Limited Company		125%	135%	5 Year + fixed rate Product Rate
Individual	Higher Rate Taxpayer	140% *	150%	
	Like for Like remortgage and /or lower rate taxpayer	125%	150%	Other - Higher of Payrate +2%, Reversion Rate or 5.5%
New Build ICRs reduced to the same level as their non new build equivalents				

* Top slicing or Portfolio Cross Subsidisation may be utilised subject to criteria.

Minimum Term of loan is 5 years with a maximum term of 35 years. Minimum loan amount is £50,000.

^Other fees & costs apply. We reserve the right to withdraw and amend our products at any time without notice.

Early Repayment Charges (ERC)

Early Repayment Charges (ERC)	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
2 Year Fixed	3%	2%	N/A	N/A	N/A	N/A	N/A
5 Year Fixed	5%	4%	3%	2%	1%	N/A	N/A

Up to 10% of the outstanding loan amount can be repaid in any 12 month period without incurring an early repayment charge.

Criteria highlights



***No upfront application fees and ZERO product fee options across our entire product range**



Unlimited background portfolio with no background portfolio stress test



60% minimum shareholding for Ltd companies



Loans sizes available up to £1.5m



Max. age 95 years at end of mortgage term



Standard and Specialist products available at 75% LTV



No height restriction on flats & Deck Access



Flats above commercial properties up to 75% LTV

For more details see the [criteria](#) section of our website.

LET'S STAY
CONNECTED!

Follow us



Call our Broker Support Team 0370 707 1894



zephyrhomeloans.co.uk



newbusiness@zephyrhomeloans.co.uk



Zephyr Homeloans



@ZephyrHomeloans

THIS INFORMATION IS FOR MORTGAGE INTERMEDIARIES ONLY. Our products are only available through our selected brokers and the information presented here should not be relied on by any person who does not have professional experience in relation to investments.

Zephyr Homeloans is a trading name of Topaz Finance Limited. Registered in England & Wales. Company No 05946900.

Registered address The Pavilions, Bridgwater Road, Bristol BS13 8AE. Topaz Finance Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference No 461671).

Most buy-to-let mortgages are not regulated by the Financial Conduct Authority

12OSNE D27 (11/2020)